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# **Livelihood Strategies Compared: Private Initiatives and Collective Efforts of Wolof Women in Senegal<sup>1</sup>**

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“The non-farm share of African rural household income is estimated at 25–30% while it amounts to almost 40% in the Sahel”. (Cour and Snrech 1998: 55)

This article compares two pathways that rural Wolof women in Senegal employ in the face of deteriorating living conditions caused by decreasing farming opportunities, namely, collective income-earning projects initiated by development agencies and individual trading activities.

In most African households, women (and their grownup children) engage in economic activities in order to achieve some sort of financial independence. They do so because they have obligations specific to their position: they are responsible for performing the female agricultural tasks on their husband's plots, for providing the household's food and kitchen utensils, and for paying personal expenses and part of the expenses for the upkeep of their children. (Bruce 1989: 985–989; Jiggins 1989: 953–957; Pearson 1995: 395). Rural women in Senegal may obtain revenues from cultivating a personal plot and/or performing side activities, such as handicrafts or commerce.

It has become more difficult for rural women to obtain revenues by farming. In Senegal the rural population is faced with growing land-pressure while the fertility of the land is deteriorating. Women are the first to lose their land, because most have usufruct rights only (Barrett and Brown 1995: 34–35; Callaway and Creevey 1994: 27; Jiggins 1989: 953). The problems for women have become even worse because new expenses have been added to the household, for example, alternative energy supplies now that firewood is often in short supply. Women who still cultivate a plot of land have to face the problem of how to pay for seed and fertiliser. Since 1984 the new agricultural

policies of Senegal given more leeway to the market as the motor of development and as a consequence inputs like seed and fertiliser are no longer subsidised or obtainable on credit.

Development agencies are assisting the rural population by introducing income-generating projects or labour-saving devices. These agencies often start by organising women into groups. They believe that collective efforts are more suited to improving the position of women than individual efforts. Sørensen (1992) argued that women's groups start new activities. They can start a "project" resulting in the generation of income or in labour savings. Income-generating projects increase women's revenues and consequently their influence within the household. Although some profits are skimmed off by the men, their bargaining position is strengthened. However, Neubert (1996) argued that women's groups created by outsiders are no more than collective petitions for help, with the groups simply waiting for outside assistance and thus inhibiting private initiative. In addition, the importance of a co-operative tradition among women is often overestimated. Women have different interests and therefore are not a homogeneous category (Moser 1993: 197, 207).

Sow (1993: 97–99) is among those who have argued that women's collective spirit is greatly exaggerated. According to Sow, group efforts promoted by development agencies hamper women's individual activities. Women prefer to continue their private enterprises, which is why income-generating projects often fail. Sow argues that it is better to facilitate women's own initiatives rather than impose projects and collective efforts with rules which do not fit the women's priorities.

Other scholars argue that we should not put too much confidence in private initiatives, such as trading. According to Jiggins (1989: 956), often trade is not successful. There is a fluctuating offer and demand due to seasonal climatic variety and poor opportunities for diversification; this results in frequent product market failures, which encourage women to maintain basic food production. In addition, local demand is limited, meaning that traders can barely eke out an existence. This seems to be the case in Senegal. According to Diop (1991: 7), the *petit commerce* in Senegal is not able to grow due to limited demand. Local trading in food, spices, sweets or tea generates profits of only a few hundred FCFA a day (in 2002 FCFA 1000 = US\$ 1.20). Only a minority (5 per cent) of the 435 families in his research area, which is east of the research area under consideration, regarded trade as more important than agriculture.

This study deals with local trading activities, focusing on rural Wolof women. There are sublevels in trading operations at the local level (Grown and Sebstad 1989: 941; Johnson 1992: 280). These are:

—Trade for survival, in which the women trade from home; their customers are

fellow villagers. The goal is to help the family survive and the profits are used to fulfil basic needs. These trade activities serve only short-term goals.

- Trade for security maintenance. This is street and village-market trading. Some of the profits are safeguarded by participating in a rotating savings and credit association (*rosca*), or are used to buy essential consumer goods. However, this type of trade does not expand and thus cannot guarantee future livelihood conditions.
- Trade for commercial purposes. The women invest in trade and start a commercial enterprise, for example, a shop. Although there are risks involved, some people engage in a long-term strategy by specialising in a certain kind of trade.

According to Ellis and Briggs (2001) the growth of the non-farm economy, including trade, depends on the vitality of the farm economy; without agricultural growth in the rural areas the non-farm activities cannot expand and we may expect that rural Wolof women are not able to move to higher levels of trade.

The following were the research questions:

- What do individual members gain from the collective efforts of women's groups?
- What leads to the success or failure of these collective efforts?
- What is the importance of women's trading activities?
- What are the possibilities to increase the scale of trade, and what problems are encountered in the process?

The following section provides background information on the research site. Section 3 deals with the problems Wolof women are facing as a result of decreasing access to land. Section 4 focuses on the role of women's groups with special attention paid to opportunities for mutual assistance, income-earning opportunities and whether these groups constitute political capital. Section 5 deals with the relative contribution of private trading activities as a livelihood strategy. Section 6 looks at the role of credit in these livelihood strategies. Section 7 presents conclusions about the opportunities the two different livelihood pathways create for rural Wolof women.

## Research site

The research was carried out in the village of Medina Sabakh, in the rural community of Medina Sabakh in the Kaolack region. The authors performed research for two months in 1996–1998 and for three months in 2001–2002. In addition, two Masters of Arts students carried out research on the same topic in this village, in 1995 (Bierman 1996) and 1997 (Hubbeling 1998) respectively. Many open-ended interviews were held with common members and board members of the women's groups, male *responsibles* (guardians) and female traders. In addition, quantitative data was collected to assess the membership of

women's groups, the main characteristics of these groups and the importance of trade as a livelihood strategy.

The Kaolack region is mainly populated by the Wolof. The area is known for its cash-crop — the groundnut — and forms the main part of what is called the *bassin arachidier* ("peanut basin"). Medina Sabakh is situated in the most southern part of the region and has a higher rainfall (500–800 mm) than in the other parts. The household income from growing groundnuts in the research area is estimated at FCFA 150 000–500 000 net. The main food crops are millet and maize; the wealthy eat rice for lunch.

Wolof society is hierarchically stratified into status groups: the group of free descent (*geer*), the descendants of slaves (*diam*) and the handicraft groups (*neenio*), which are composed of blacksmiths, leatherworkers and praise-singers (*griots*). Over the last three generations, the traditional handicraft activities have become less important and now the main occupation of all groups is agriculture. Although status group membership is not openly discussed, everyone knows each other's status. Over the last generation, ascribed status has become less important because several families in the lower status group have become wealthier and more influential than the freeborn. Endogamy is respected, but there are some exceptions.

Medina Sabakh has 279 houses (*keur*) and 2681 inhabitants. It is subdivided into five quarters: Escale (74 houses), which is mainly populated by the freeborn; Santhiabi (61 houses), which is populated by the slave-born and some *griots*; Gawane (65 houses), home to the handicraft groups; Angle Islam (54 houses), freeborn and some *griot* families; and Peulhga (22 houses), which accommodates the Peulh ethnic minority. Thus residence is based on ascribed status, but again there are some exceptions.

The village is larger than the average village in the region as it is the centre of the Medina Sabakh sub-district. Because of this, it has a more developed infrastructure than the average village. It has had a primary school since 1954 (now with nineteen teachers) and a secondary school since 1998 (twelve teachers). It also has a peanut storage facility (1945), a health post (1954), a nursery (1978) and a local bank (1989). Since 1983 it has had a deep well with a pump and a reservoir, which in 1993 was connected to fourteen water points. The village first had electricity, but only for a few hours a day, in 1989; since 2001, however, it has had its own power station and electricity all day. Recently, two call-boxes were installed in the village.

Most of the male population is engaged in agriculture; however, some men have a salaried occupation: there are 23 teachers, six chauffeurs, four power-station operators, a bank manager, the manager of the peanut storage facility, a doctor and a miller. There is also a government staff: the sub-district officer and the staff of the *Centre d'Expansion Rurale Polyvalente* (CERP — the government

extension centre), which has five employees. In addition, three men work for local NGOs. Several men are engaged in free enterprise or in commercial activities by working as a butcher, bricklayer, lorry or taxi driver, tailor, shopkeeper or manager of the call-box.

Alongside these main occupations, many men have side activities. For example, some still have an extra income derived from the activities connected with their status group. Several freeborn men have additional income because they act as a Koran specialist. Others earn additional income from their handicraft profession; the *griot* families, for example, praise and sing at the life-cycle ceremonies and at folkloristic festivals, for which they receive gifts. There are also several families that earn an occasional income by means of more recent occupations, such as transporting goods by horse-drawn carts to markets in nearby villages. In a sample of fifty men, nineteen were pure farmers, seventeen had a side activity in addition to farming, and fourteen earned a living outside farming (see also Kaag 2001: 140).

Seventeen women in the village have a salaried job: eight teachers, four nurses, three pharmacy assistants, an extension worker and a bank cashier. As will be shown, many women without a regular paid job engage in side activities.

### **The gradual loss of women's traditional base of economic autonomy**

Wolof women are very busy. They run the household, perform the female agricultural tasks, cultivate a personal plot of land and a small garden with maize, pepper or aubergine, and are members of a women's group. The case below illustrates the fact that women employ several livelihood pathways.

Mody is 35 and has four children. She is married to an unemployed teacher, who now farms. She herself has a small personal plot, a garden, a goat and some chickens. She sells sweets and sugar from her house. In addition, she is a tailor although she has no sewing machine. When she receives a commission, she rents a sewing machine from a villager. She cannot afford to buy one because it costs so much to raise her children. She is member of a women's group and participates in a rotating savings and credit association. Although she is not a member of a *Groupe d'Intérêt Economique* (GIE), it sometimes provides her with fertiliser on credit. (Eijk 2002: 74)

In daily life, Wolof women pay respect to the men. A woman will never disagree with a man in public, and in the public domain they follow their husband. Upon marriage, they adopt both his brotherhood affiliation and his party affiliation. For example, there are two women's group in Medina Sabakh with a clear political affiliation, and a woman is only allowed to become a member if her husband approves. As will be seen below, the chairwomen of the women's groups are dependent on the *responsables*.

However, the women like to have some sort of financial independence. Many women told us that “We don’t like to ask our husband for money”, or words to that effect. Women are expected to look after themselves and their children, and are therefore required to have money of their own. A woman is responsible for buying the ingredients when it is her turn to cook. She must also buy her own garments as well as kitchen utensils and soap for washing cloth. She pays a share of the school fees as well as of the costs of school utensils and the medicines for her children. In addition, she herself pays the miller if she does not want to pound millet herself.<sup>2</sup> Especially in polygamous households, women are very much inclined to have their own source of income in order to maintain their self-respect. In the area, polygamous marriages are widespread and may account for half of the marriages (Diop 1991:2).

However, in the last generation it has become more common for a rich man to give his wife housekeeping money (*dépense journalière*) to buy the ingredients when it is her turn to cook. The money may vary between FCFA 100 and 1000, and some women are able to do all the shopping with her husband’s money. Only men with a salaried job or who are successful in farming or in a commercial enterprise are able to do provide housekeeping money.

According to the 2002 population census, the population density in the rural community of Medina Sabakh is 128 inhabitants per square kilometre. Due to the pressure on land, some families have left the village and established themselves in Gambia or in Casamance (Senegal) and many women in the research area no longer have a personal plot. In the early 1970s all women had a personal plot (Venema 1978: 106, 107). Now, however, the situation is very different. Informants reported that in the entire village of Medina Sabakh, only fifteen women have such a large farm that they are able to sustain their family. Most women are without land: of the fifty women interviewed, only fourteen cultivated a plot, mostly a small one of 0.25–0.50 hectares. The number of women without a plot is increasing. The director of CERP estimated that in 1996 50 per cent of the women had a plot, but by 2001 this figure had dropped to 30 per cent. A researcher in the nearby village of Kaymor came to the same conclusion. She investigated 38 compounds and discovered that in fourteen of them, women were not cultivating a plot (Kaag 2001: 141).

Since the introduction of the new agricultural policy in 1984 there has been the additional problem of acquiring seeds and fertiliser. Because of the dissolution of the marketing board, *Office National de Coopération et d’Assistance au Développement* (ONCAD), seeds and fertiliser can no longer be obtained on credit. After ONCAD came the *Société Nationale de Commercialisation des Oléagineux du Sénégal* (SONACOS). It delivers on credit but only after a large down payment: for example, to buy 100 kilograms of seed (which costs FCFA 24 000) a down payment of FCFA 10 000 is required, and to buy 50 kilograms of fertiliser (which costs FCFA 9000) a down payment of FCFA 4000 is

required — as is the obligation to sell all the groundnuts through SONACOS. Because of this last condition, most farmers do not order seed or fertiliser from this agency. SONAGRAINES operates in the same manner as SONACOS. It used to give credit to individual farmers, but since it has become a private firm hardly any farmers receive credit because its policy is to give credit only to GIEs. It is thus difficult to obtain fertiliser or seed on credit, and many farmers do without fertiliser and use seed held over from the previous crop, which tends to produce a low-yield, low-quality crop.

Women own only a very small number of domesticated animals. They obtain some by borrowing a goat or a sheep, usually from their husband or a rich relative, for breeding purposes. The first two kids/lambs go to the owner and the third one goes to the woman. The risk of an animal dying is borne by the owner, but if one does die, the woman has to look for somebody else willing to trust her with another animal. The women told us that a generation ago many of them had five to ten goats and/or sheep. In 2001, of fifty women only 29 had some animals, generally only one or two of them. According to the women, the reason they have so few animals is the presence of disease (caused by the absence of preventive vaccination) and of thieves, which is a recent phenomenon. Women have thus lost the supplementary income they used to get from raising small domesticated animals.

The conclusion is that many women in Medina Sabakh have lost all or part of their former revenues. Have they developed new ways to survive?

## **Women's groups: a space for women's empowerment or a space of controlling women's initiatives?**

### ***The new women's groups***

Every woman is a member of a traditional women's group (*mbotal*), which are organised according to ward and status group. A woman becomes a member when she marries. Her husband's family pays the membership fee, which differs per ward but varies between FCFA 10 000 and 20 000. The common activity is to collectively cultivate a plot. The money thus earned is spent on assisting the women to pay for the life-cycle ceremonies. The groups also accumulate some possessions, such as pots and pans or chairs which are used at the ceremonies.

Since the 1980s many of the traditional groups have joined the National Women's Federation by paying a fee to the woman representing the Federation at the sub-district level. At this level the women's groups are organised into a GIE, which is registered with the Chamber of Commerce. By registering, a traditional group becomes a group within the Federation, which is then called a *Groupeement Féminin de Promotion Economique*. The registration fee is FCFA 20 000 plus FCFA 2000 a year for administrative costs; of the FCFA 20 000, 10 000 goes to the national level and 10 000 to the regional level. The total sum



collected at the regional level allows the women's groups to borrow a sum on a rotational basis.

Next to cultivating a communal plot, many registered groups perform new economic activities, such as cultivating a collective garden or running a millet mill. This occurs when a group receives assistance from a government agency or an NGO. These agencies will only get involved if the women's group is registered and is within the jurisdiction of the GIE. Because all women's groups want to receive outside assistance, most of these groups register: in 1995 38 groups in the rural community of Medina Sabakh were registered. The number has increased since 1996 when a large USAID-funded project was launched in the area. Almost every hamlet and ward now has a women's group, meaning that villages composed of several wards have quite a number of these groups.

In the village of Medina Sabakh, there are eight women's groups, of which six are registered; 253 of the 605 adult women (i.e. those less than 20 years old) are a members of a women's group.

Group	Established	Registered	Members	Status
<i>Groupement I</i>				
( <i>Les Mères</i> )	1980	1986	42	mixed
Santhiabi	1988	--	17	slave descent
<i>Groupement II</i>				
Gawane	1995	1995	50	mixed
Djam ak Salam	1993	1996	44	artisans
Bok Xalaat	1996	1996	28	mixed
Bok Xalaat	1996	--	36	slave descent
Angle Islam	1998	1999	21	free descent
Bok Djoubo	2001	2001	15	free descent

### ***Opportunities for mutual assistance***

The registered women's groups overlap with the traditional ones; in fact, they are the same except that the registered ones perform some extra activities. They continue to assist their members during the life-cycle ceremonies by helping to clean and cook and by contributing to the expenses. They cultivate a collective field, according to tradition, but the money is now also used at the end of the dry season to enable women to buy seed, instead of being reserved for ceremonial expenses. Women may also borrow some money to help them overcome large problems or to pay for an expensive ceremony; in fact, all women's groups lend money to their members when the latter are in difficulty. Thus the members of the modern groups assist each other. Poor women are also members of these groups; what counts is that they are willing to work. Group

membership costs an initial FCFA 250–3000 with, for example, FCFA 100–250 being paid once or twice a year to buy seeds or pesticides. If the entrance fee is problematic, however, a solution always is found, for example, by paying in monthly instalments. Thus poor women are able to participate in new activities. Women's groups are mutual aid groups. One woman told Hubbeling (1998: 47) that:

A women's group brings women more together. It's not good for everybody to stay at home on their own. It's better to try to achieve a common goal. If women are not organised into a group, they cannot discuss their problems among themselves.

There is no opposition from the men or the village elite when women establish a women's group. Men help by registering the group or by borrowing a piece of land for it to use. They feel they do not lose out when women become members because it gives their wives additional financial room. However, as we will show again later, several men have another motivation besides being helpful.

Most women's groups are organised on a ward basis and the members are of the same status group (see table). However, three groups recruit their members from different wards. According to the members of these three groups, working together with women of a different status does not present problems; the far greater problem is to engender the work discipline required.

### ***Income-earning opportunities***

The research showed that four of the eight women's groups are rather inactive, except as far as their traditional roles are concerned. The following are examples of two groups that are operating badly and two that are functioning satisfactorily according to their members.

#### ***Groupement I***

This group has 42 members aged between 45 and 65 and has been the most active due to the role of the chairwoman, who is the widow of the latest *Chef de Canton*. She has travelled extensively, to Nigeria and Saudi Arabia, for example, to engage in trade. In 1995 she travelled to Mecca and thus obtained the honorific of *Adjaratou*. She is a politician because she is the head of the women's section of the *Parti Socialiste* at the sub-district level. She is also the representative of the women's groups at this level, and no women's group can receive credit from the Federation without her consent. She was on the executive board of the USAID project in 1995–1997, but she had to step down when she was elected a community council member. She is the most important female broker in the sub-district, which is why she succeeded in establishing contacts with development agencies.

Thanks to her, the group profited from external assistance, although in the end this was not sustained. In 1984 the group received two hectares from the Medina

Sabakh rural council after the chairwoman intervened. The plot was cultivated with millet and groundnut, but some years later the women transformed it into a garden and obtained barbed wire from the council. The plot has not been cultivated since 1997, when the wire was damaged by goats.

In 1984 the group received a millet mill from the *Ministère de la Femme, la Famille et les Enfants*, the Dutch government and the UNDP. Five years later, however, some private, electrically powered mills were introduced by competitors. Because electricity is cheaper the group lost customers and started operating on only a limited scale; the mill has been out of operation since 1996 because it is in need of repair.

In 1992 the group started a project involving the fattening of sheep and oxen, which was financed by the Ministry of Health and UNICEF. When the project funding was discontinued in 1993, the women stopped their activities because they had not saved any money to buy any more sheep or oxen. In fact, over the two years they lost money because they had had to hire a shepherd.

In 1997–1998 the group started to plant saplings provided by the USAID-financed project. This earned the group a total of FCFA 179 000. However, this activity was abandoned in 1999 because the project no longer bought the trees and the women's group was unable to find new customers. In addition, the group received regular gifts from the rural council (for example, a wheelbarrow and planting material) and credit amounting to FCFA 200 000 from the National Women's Federation. The group tried three times to fence its plot. The first time, the barbed wire provided by the rural council was ruined by livestock; the second fence was provided by the Forestry Service, but was stolen. The group then approached the USAID project, but because the group's members were not willing to contribute 15 per cent towards the total costs (FCFA 2 million), they did not get one.

Now the only activity is lending money to its members, and it is waiting for outside assistance. The chairwoman said: "The group needs help, because we can't do it on our own" (Eijk 2000: 65). According to a female extension worker, CERP had assisted this group for a very long time but was not willing to continue because there were other women's groups waiting for assistance. The director of CERP was of the opinion that this group was now very passive and for the time being should not receive any more help.

### *The Gawane women's group*

This group was founded in 1993 and registered in 1996; all members are artisans and are aged between 15 and 42. Since 1994 they have cultivated a plot of millet or groundnuts; they also have a garden and an account at the local bank (*Caisse Populaire*), so that members can buy seed and fertiliser for the coming season. Since 1996 they have not cultivated the garden because of damage by goats and

sheep. Although the group continued to cultivate a common plot, the profits were low. There were many women (44) in the group, and because they had rented the plot for FCFA 5000 the expenses were higher than the yield and so they have stopped cultivating the common plot too. Now the members only save money (FCFA 100 a month), which is used as a *rosca*. In addition, members can borrow money from the group to help them overcome severe problems. The group receives no help from the female extension worker or from an NGO; some technical assistance is provided by the brother of the *responsable*, however. The chairwoman of this group also said that they were waiting for outside assistance.

The following are the two successful groups.

### *The Bok Xalaat women's group*

This group was established in 1996, has 36 members and is registered with the Federation. The initiative came from the husband of the chairwoman; he is a teacher and is on the board of the *Caisse Populaire*. He gave money to buy seed and provided a plot behind his house on which they grow vegetables to sell at the market. They divide the revenues at the end of the wet season: in 2000, each received FCFA 1500. At the end of the dry season, each woman has to pay FCFA 250 towards starting the garden. In addition, after the harvest the group bought groundnut seed for FCFA 100 per kilo in order to sell at FCFA 125 during the dry season. Sometimes the group also works for somebody who is ill, and receives up to FCFA 10 000 for a day's work (Hubbeling 1998:43). The members thought the group was doing well, although the margins are small.

### *The Bok Djoubo women's group*

This group was founded in 2001 and has 15 members; all the women are a member of the political party *Parti Démocratique Sénégalais* (PDS). The group was established by the husband of the chairwoman; he registered the group and takes care of other administrative matters. The group trades in vegetables, which it buys in Farafenni and Kaoloack and sells at the local market. Each woman pays FCFA 1000 a month to finance the trade. In addition, the group operates as a *rosca*: each month two women receive FCFA 20 000 to engage in trade or another activity. They keep the profit but have to repay the loan. At the moment, the group works well and its members are planning to expand their activities by fattening young animals.

The conclusion is that a group which has obtained a "project" (for example, a millet mill) creates revenues. The problem is that some of the women's groups do not build up a financial reserve, as in three of the six cases, resulting in the collapse of the project. Women's groups which operate as a *rosca* provide their members with financial advantages by allowing members to engage in local trade (this will be discussed again later). In five of the six cases it appeared that gardening as a collective women's project entails the problem of protecting the

fence against damage caused by domesticated animals. Most of the women's groups provide their members with only small financial advantages. One woman said (Hubbelig 1998: 47): "A women's group doesn't solve my problems; that I have to do myself."

### ***Women's groups as political capital***

Women's groups appear dependent on the *responsable* (usually a male relative of one of the female board members) because women feel that they cannot operate independently and lack organisational skills.

#### ***The two new groups in the village of Medina Sabakh***

Two new groups were founded in Médina Sabakh in 1996: Bok Xalaat and Djam ak Salam. Both are run entirely by the *responsables*. When a researcher interviewed the chairwoman of the Bok Xalaat group the following year, she was unable to answer certain questions; for example, she did not know whether the group was registered with the Federation. She soon decided to call in the *responsable*, who immediately took over the discussion. The group was registered — and he had a lot more to tell. The chairwoman said that next time the researcher should address her questions directly to him, because he was the leader. The same happened when the researcher interviewed the chairwoman of the group of Djam ak Salam, who had invited two other members of the group to join the discussion. When asked for the name of the group, the three women started a long discussion. Later they called in the *responsable*, who was the son of the chairwoman. From that moment the women kept silent and the floor was left open for the *responsable*.

Men try to manipulate women's groups. Because there is not much money involved, they do not do this so much for financial gains. There are political motives, however, because women's groups act as voting blocks. For example, the women's group Bok Djoubo has PDS members only and *Groupement II* are all *Parti Socialiste* (PS) members, both having been founded by regional politicians. But all the other women's groups are also related to a political party through their chairwomen and the *responsable*, who quite often is the man who has established the women's group and ensures that it is registered. But in these cases the women are not active members, except in the run-up to the elections. All groups are promised favours by the *responsable*, but once he is elected and on the rural council, the favours he grants are very rare.

The conclusion is that women are assisted by men who help them with registration, financial matters and the provision of land. The other side of the coin is that these women in fact contribute to creating a relationship of dependence and block the opportunity to gain new experiences.

### **Trading as a successful livelihood strategy?**

The village of Medina Sabakh is located near the border with Gambia, which is the “supermarket” of West Africa because hardly any import tax is levied. For example, the price of rice in Gambia is FCFA 150–200, whereas in Senegal it is FCFA 200–250 (1997–2002). The inhabitants of Medina Sabakh use horse-drawn carts to smuggle rice along sandy paths and across the border. There are controls, however, and so only small amounts are smuggled successfully.

Another important stimulus for trade was the devaluation of the FCFA by 50 per cent in 1994. Many women said village trade developed after that year. Prices increased and people wanted to buy smaller quantities; rice is now bought per portion instead of per sack. A trader can earn FCFA 500–1000 in just a few days by selling a 50 kilogram sack in small portions (Hubbeling 1998: 57).

#### ***First-level trade***

Almost all the women engage in trade. First-level trade is trading from the house: a woman will sit at table in the compound or indoors selling sugar, tea, sweets or milk powder. They may also walk around or wander through the market without having a stall there, for example trying to sell mangoes; these women earn no more than FCFA 250 a day and then only during the harvest season. Other women earn slightly more. Some sell fish from a plastic basket. They get a basket of fish from traders and if they manage to sell all the fish they earn FCFA 250 plus a kilogram of fish. The margins are very small at this level, and such activities are merely a way to survive. Sometimes trade stops because a woman does not have enough money to buy new wares. The traders at this level are adult women who do not have any land or have only a small plot. Among them are many women with small children who have to stay at home and sell products from there. Of the 605 adult women in the village, about 150 are engaged in this type of trade.

#### ***The case of Fatou***

Fatou is 31. She is the first of two wives and has seven children. For five years now she has been trading in groundnut oil, rice, tea and sugar from her house because she has to stay at home to care for her small children. She trades in these products because there are no other women selling these products. She buys the goods from traders on credit and pays them later. She earns about FCFA 1000 a week. This allows her to overcome some of her problems; most of the money is used to buy essential items, such as food, soap and salt. According to her she is not able to expand her trade. (Eijk 2002: 115)

#### ***Second-level trade***

Second-level trade occurs when the volume of trade is larger, for example, when selling at the market place. The market fee in Medina Sabach is FCFA 25 a day,

and the revenues are generally FCFA 500–2000. About twenty women each day are present at the market. All the women consider their activity more important than participating in a women's group. About 105 women are engaged at this level. A large proportion of these women have some land, earn in this way additional money and are able to participate in a *rosca*.

### *The case of Ndeye Fall*

Ndeye Fall is 42. Eleven years ago she became the third wife of a farmer; she has two adopted children. Because of illness she can no longer perform agricultural work. She obtained credit from the Angle Islam women's group in 1999 and successfully reared goats and chickens: by breeding a goat, she got eight kids and sold six of them for FCFA 15 000 each; she also sold chickens, for FCFA 1000–1500 apiece. She repaid her loan and started trading in cloth and soap. She is happy with the help she got from the women's group; without it, she would not have succeeded as a trader. (Eijk 2002: 76)

More secure conditions are arrived when substantial benefits are involved. 34 women sustain their family without support from their husband or family; fifteen have a large farm, four are cloth painters, three are tailors, two are taxi owners and one runs a small restaurant. In addition, there are nine traders.

### *The case of two women making substantial profits*

Two of the women buy cloth in Farafenni, on the Gambia border, and sell it in Kaolack. This is illegal but they go to Farafenni by horse-drawn cart along a dusty road, and then take a minibus back to Kaolack. They distribute the cloth among the group members on the bus in order to avoid problems at checkpoints. This is a big business because a ticket to Medina Sabakh-Kaolack and back costs FCFA 1900. According to these women, a woman can do this job if she has enough time and is not afraid. One of these women said: 'The women's group does not help to solve my problems. We prefer to engage in trade. It takes a lot of preparatory work but afterwards we have earnings of up to FCFA 250–750 a day. However, other women don't manage to expand their trade: they can't calculate and they're not able to pay the transport costs'. (Eijk 2002: 62, 63)

### *Another case of substantial profits*

Gady is 28 and has 3 children; her husband has a small farm. She speaks and writes French, although not fluently. Other women in her compound take care of her children. She started trading in fish pastes 10 years ago and managed to save FCFA 200 a day; she then moved on to selling tea and sugar. She now goes to Kaolack once a week to buy vegetables. She sells them at the market place and earns 2500–3000 a day. She also sells perfume and batteries from the house, and knits half-slips and sells them for 2000 apiece. She buys her cotton cloth in Gambia (Farafenni) and pulls out the threads. By working for several hours a day, she can make a half-slip in two or three weeks. She has a clear opinion: 'Many women only look at what other women are doing; they don't take an independent decision'. (Eijk 2002: 63)

## **Commercial-level trade**

### *The case of Khodia*

The chairwoman of *Groupeement I* — Khodia, operates on the commercial level. She is called a *commerçante valise* because she travels without luggage. As mentioned, her husband was *Chef de Canton* and she married into a rich family. After her husband died, she became head of a large farm. She was among the founders of the *Caisse Populaire* in the village and it was easy for her to obtain credit. Thanks to her husband's contacts, she obtained a visa to travel to Kano and Lagos in Nigeria, and to Mecca in Saudi Arabia, where she buys gold and textile fabric to sell at home. In addition, she trades in peanut paste which she sells to traders from various African countries. She also buys cloth in Gambia and sells it in Senegal. She has followed several courses in her lifetime including a three-year literacy course, a course for councillors, a course for the board members of the USAID project, and a UNICEF course. (Communication, local ex-extension officer, January 2003)

Only a few women operate at the commercial level; in this village there are two other women doing so, and only one or two in nearby villages (personal communication from Amadou Ndiaye and Goumbo Niass). The main problem with being able to operate at this level is that there are only a few wealthy households: the revenues entering the household must be both regular and high if a woman is to engage in trade and take some risks. However, the main source of livelihood is based on agriculture — a sector confronted with insecure climatological conditions, land shortage and land degradation. Often a woman must help her husband with unexpected expenses, like buying additional food or medicines, or paying ceremonial expenses which normally would have been her husband's responsibility. If a man tells his wife to help him with an urgent matter, she will not disobey him. Most often the women at this level are the wife of a successful male trader, or they have a wide social network, like Khodia does.

The conclusion is that it is difficult for a woman to start operating on a commercial level. However, several women are able to operate at the second level of security maintenance. These women live in the larger villages, where there are more opportunities for trading than in the small ones. One woman told us that:

We have more possibilities than the women of the hamlets because we have more time due to new facilities. This allows us to do other things with the time we have saved. For us married women, if we don't have to do the kitchen work, we go to the tap in the morning and we can quickly fill our jars and grind our millet in less than an hour. In this way, we can soon get to our plot or do our small trade at the market. (Eijk 2002: 83)

However, there are also individual qualities which impact on success in trading. One of these qualities is education. In the village, seventy of the adult women are literate, meaning that 88 per cent are illiterate. Women with an education have better prospects, like Gady, Khodia and the other women who are very active in trading.



## **Credit as a supportive mechanism to secure livelihood**

### ***Rotating savings and credit associations***

Rotating savings and credit associations are called *tontines*. The introduction of *tontines* in Medina Sabakh started with propaganda speeches by Prime Minister Abdou Diouf in 1981 and the venue of the women's groups. The government propagated the *tontines* just at the right time as several women had more money to spend than usual because millet mills and horticulture had been introduced into the villages. The women said that the *tontines* were helpful. A seller of tomato puree told us:

For me the *tontine* is very important because without it I would not be able to buy new merchandise. I wouldn't know where to get the money. When it's my turn to cook, I have to pay for the ingredients myself but since I've given it to the *tontine* I can't spend it on food. The advantage of a *tontine* is you have no other obligations than to pay your fee. In addition, the return is sure; it's not like a project of a women's group, which is never sure. (Eijk 2002: 116)

People are quite satisfied with the *tontines* because they have to save and thus cannot spend the money; it allows them to safeguard their revenues. However, progress is only possible by participating in an important *tontine*, like the one of the market women of the village. Here the *rosca* is composed of 25 members, and every day each has to contribute FCFA 1000; every other day a woman leaves with FCFA 50 000. However, it does not help poor women because they are not able to participate or are only able to participate in low-level *roschas* like the one of the Gawane women's group, to which the women contribute only FCFA 100 a month. All the women agreed that for richer women, the *tontine* is more important than membership of a women's group.

### ***Groupement d'Interêt Economique***

The *Groupement d'Interêt Economique* (GIE) was created as part of the new agricultural policy of 1984 as a mean to promote self-efforts by small groups of people sharing the same interests. The goal of this institution is economic. Several people can get together and register with the Chamber of Commerce; by doing so they become a legal institution with shared responsibility, making it less risky for a bank or other agency to provide a loan. The registration fee is FCFA 42 000, which means that the members have to share the registration costs.

The main advantage of the GIE is that a loan can be taken out at the commercial bank, *Caisse National de Credit Agricole* (CNCA), after the business plan has been approved by CERP. Between them, the members have to contribute 30 per cent of the loan in advance. The interest rate is usually the same as that applied by the CNCA. The first GIE in the sub-district was created in 1987 (*Groupement I*); now there are forty of them. A village with more than 1000 habitants may

have more than one GIE; in Medina Sabakh, for example, there are four, each with a membership of 12–32 persons.

The women are rarely a member of a GIE. In Medina Sabakh, the four GIEs have 96 members, of whom only 26 are women, due to the large number of *griot* women who are members of the Mbootayou Guewelyi GIE (20 of the 32 members are women) who have founded a folkloristic group. In this area most GIEs are created in order to obtain fertiliser or groundnut seed on credit; apart from the *griot* group, only one GIE performs additional activities (operating a millet mill and renting out chairs). Only hard-working women who have a large plot of land are invited to become members. In addition, they have to ask their husband's permission, and he may object due to the financial risks involved. Once a GIE is working well, very few new members are admitted. However, sometimes other people are allowed to obtain credit through one of the members, but then they are not sure that they will receive what they have ordered. For example, one woman ordered fertiliser through a member but did not receive anything; the second year she did receive fertiliser and repaid the loan in millet. The third year, however, she again received nothing, even though the member of the GIE had promised to help her.

### *The Gawane GIE case*

The chairman of the Gawane GIE is a teacher and the chairman of the board of the local *Caisse Populaire*. He created a GIE in 1994 and through the credit received he now has a cashew nut orchard covering eight hectares. The GIE has 31 male members, all of whom are artisans. According to the chairman, the women were not interested; according to other informants, however, the women were not informed. The only purpose of the GIE is to obtain a loan from the bank to buy fertiliser and seed. The members repay their debts at the end of the year. In 2001 eleven people had taken out a loan; according to the chairman, usually half of the members do so.

The conclusion is that a GIE helps only one or two women, mainly to buy seed and fertiliser. Another problem is that individual women's groups are not registered as a GIE. Because of this, they cannot obtain credit through a commercial bank and so cannot start a large commercial activity. However, the women's groups form a GIE at the sub-district level — but are then dependent on the decision taken by the chairwoman at that level, who is mostly preoccupied with herself and her own women's group.

### *Caisse Populaire d' Epargne et du Credit*

After independence, France introduced and supported the bank *Caisse Populaire*. The bank has been independent since 1994 and is now the *Crédit Mutuel du Sénégal*, although people continue to use the old name. In fact, it is not a real bank but a sort of *tontine* - it lends the money that has been deposited with it

in the form of savings. A branch was established in Medina Sabakh in 1989 and is located in a simple house with a table, chair and safe. The manager is supervised by a management board and an inspection board. To become a member, one must pay a fee of FCFA 1500 and deposit FCFA 3000 as “social capital”. In 1996 the rural community of Medina Sabakh had 511 members and an outstanding credit of FCFA 11.3 million. There are several forms of credit, although the most popular one is seasonal credit. With this system, money is borrowed for one season only and paid back in full rather than in monthly instalments.

It is not easy to obtain seasonal credit because one has to have had money in the bank for at least a half a year, and the amount of credit is dependent on how much money one has been saved. The cost of obtaining credit is high: 0.5 per cent for insurance, 2.5 per cent for the guarantee fund and 2 per cent for administrative costs. In addition, the interest is 8 per cent a year. Because of these costs, the number of members remains stable.

Another reason why membership does not increase is that there is still distrust in the *Caisse Populaire*. One informant told us that:

Many women's groups open a bank account and want to have a loan, but they don't know you have to save money first in order to get a loan. Now they say we don't save anymore, and they argue that the bank has taken their money and they don't want to continue their account. (Communication member of the rural council of Medina Sabakh, January 2003)

However, many women's groups have a bank account because they anticipate the wishes of the development agencies. But most of these accounts are left dormant because only small amounts are saved and the women prefer working with the *tontine*.

## Conclusions

The households in the research area have separate budgets because men and women have separate financial responsibilities, except for rich households where women receive housekeeping money. Women try to make money by cultivating a plot of land, but due to the land shortage this has become difficult as they no longer receive a plot in usufruct from their husband or, if they do, it is only a small plot. Women employ several strategies to overcome this problem, for example, by becoming member of a modern women's group and/or engaging in side activities, including trade. In both cases women make use of credit and savings opportunities.

The first research question concerned what individual members gain from the collective efforts of registered women's groups. Traditionally, women's groups were mutual aid groups, and in fact they still are; they to help each other during the life-cycle ceremonies, they discuss their problems among themselves and

they can borrow money if problems arise. This is why many women are a member and why poor women are not excluded. But the women's groups do not constitute political capital because the groups are guided by men; the latter promise the groups favours but their main goal is to win a seat on the council. Thus women's groups do not contribute to women having more influence as, out of respect, women allow men to manage their affairs. However, half of the women's groups do provide their members with some financial advantages. All in all, there is a mixed balance; the argument put forward by Neubert (1996) that women's groups are only collective petitions for help is not confirmed.

The second research question concerned what leads to the success or failure of these collective efforts. Several women's groups managed to obtain a "project" — for example, a millet mill or an oil press — from a development agency. If they succeed in handling the project and save money for repairs and replacements, the members enjoy labour savings and receive some additional income, but mostly they do not put money aside, as was shown in the example of *Groupeement I*. Market-gardening, as a new project, is technically difficult, especially when it comes to fencing. It is good for women's groups to organise a *tontine*, which enables women to engage in trade. Contrary to what was expected, members of different status groups do collaborate.

The third research question concerned the relative importance of women's trading activities. The research showed that more women are engaged in trade than are a member of a women's group. This is because Medina Sabakh is a large village and it lies near the border with Gambia, which provides smuggling possibilities. About 40 per cent of all the adult women are engaged in trade. However, most operate on the first or the second level, and only two or three have expanded their trade by making considerable investments. As is argued by Ellis and Briggs (2001), women hardly enter the commercial level because nowadays men too are concerned with agricultural stagnation and do not always succeed in bearing their responsibilities without their wife's help. However, the argument by Diop (1991) that local trade in Senegal is a minor economic issue is not confirmed at all.

The fourth research question concerned the possibilities to increase the scale of trade, and the problems that are encountered in the process. Larger villages offer opportunities for women to trade, as in Medina Sabakh. The village has electricity and communal water taps; both enable women to save time and thus to engage in other activities. In addition in large villages there are functionaries receiving government salaries. Success in trade seems to be related to participating in a *tontine*, which allows women to invest in their business. However, only women of the second and the third level are able to participate in *tontines* of importance. In addition, there is the role of education as a coping skill, which allows women to keep accounts and to make independent decisions. The women who fail in trade are those who have hardly any additional income from the land

and are therefore unable to participate in a *tontine* in order to expand their trade. These are the women at the first level of trade.

As regards GIEs and the local branch of the *Caisse Populaire*, neither is very helpful to women. GIEs provide loans for agricultural inputs, but women are not allowed to become members because they do not have a sufficiently large plot of land. The *Caisse Populaire* is not very helpful also because it is only for wealthy people. The joining fee and the costs associated with taking out a loan are high. In addition, people have to save up before becoming eligible for a loan. Only rich women can participate; however, most women prefer the *tontine* to obtaining credit from the local bank.

As a general conclusion we argue that many women are members of a women's group as well as active in local trade. We agree with Sow (1993) that trading is more important for these women than being member of a women's group. However, women are not able to move beyond the second level of trade, which serves only to safeguard their livelihood. The loss of land has resulted in more women remaining at the first level of trade.

## Notes

1. The authors acknowledge the comments of Sandra Evers, Mayke Kaag and two anonymous reviewers which were very helpful in improving this text.
2. In 2002 pounding millet costs FCFA 0.20 per kg.

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